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UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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LUIS RUIZ,

Plaintiff,

- against -

SANTANDER CONSUMER USA, INC.,

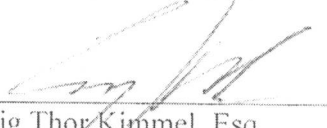
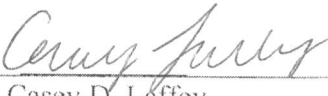
Defendant.
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Case No. 15-cv-03476 (LGS) (FM)

**STIPULATION AND ORDER
OF DISMISSAL**

IT IS HEREBY STIPULATED AND AGREED by and between plaintiff Luis Ruiz and defendant Santander Consumer USA, Inc., through their respective counsel, that the above-captioned action is hereby dismissed with prejudice and without costs to any party.

IT IS FURTHER STIPULATED AND AGREED that facsimile signatures for purposes of this Stipulation only, or a copy of this Stipulation, shall be binding as the original and that this Stipulation may be executed in counterparts.

KIMMEL & SILVERMAN By:  Craig Thor Kimmel, Esq. 30 E. Butler Avenue Ambler, PA 19002 Telephone: (215)-540-8888 <i>Attorneys for Plaintiff Luis Ruiz</i> Dated: January 6, 2016	REED SMITH LLP By:  Casey D. Laffey Pamela L. Schoenberg 599 Lexington Avenue New York, NY 10022 Telephone: (212) 521-5400 <i>Attorneys for Defendant Santander Consumer USA, Inc.</i> Dated: January 6, 2016
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SO ORDERED


HON. LORNA G. SCHOFIELD
UNITED STATES DISTRICT JUDGE

Dated: January 7, 2016
New York, New York